

## Simple, Unique and Convenient!

The SmartFlex Card is a simple and unique system that will help you maximize the benefits of your GIC Pre-Tax Health Care Spending Account (HCSA) and Dependent Care Assistance Program (DCAP). Through innovative technology, your SmartFlex Card puts your pre-tax account(s) on one card making access to your money for eligible expenses easy and immediate.

Simply present your SmartFlex Card to any merchant that accepts Visa to make qualified purchases and your payment will automatically be transferred from the appropriate GIC Pre-Tax account.

### Why A SmartFlex Card Makes Sense:

- No need to submit claim forms
- No need to pay from your own out-of-pocket for services
- No more waiting to be reimbursed
- No more forgotten purchases



## Frequently Asked Questions

### What is a SmartFlex Card?

Your SmartFlex card is a prepaid debit card to be used exclusively with your GIC Pre-Tax HCSA or DCAP program (*administered by Sentinel Benefits*). This card is issued by and is the property of UMB Bank pursuant to a license from Visa U.S.A. Inc. The card is programmed with your specific annual health care spending or dependent care election so it knows how much money you are permitted to spend. **This amount can only be used for eligible health care or dependent care expenses.**

### How does a SmartFlex Card work?

With SmartFlex, using your pre-tax dollars is easier than ever before. As long as the merchant or service provider accepts Visa, there's no need to pay cash upfront, mail in your receipts and then wait for reimbursement. Each time you use your card for eligible expenses, funds are automatically deducted from your GIC pre-tax account.

### Where can I use my SmartFlex Card?

You can use your SmartFlex Card to pay for eligible HCSA/DCAP expenses only at qualified locations that accept Visa. Qualified HCSA locations include doctor's offices, dentist's offices, pharmacies, and hospitals. Qualified DCAP locations include day care centers, day camps and nursery schools. Your card cannot be used at non-qualified locations such as gas stations, restaurants or convenience stores.

### Should I select "Debit" or "Credit" at the cashier?

When making a purchase with a keypad or screen, select **"Credit."** (*The card does not have a PIN and you must select "credit" and sign for the transaction.*) When making a purchase without a keypad or screen, give your card to the clerk and sign the receipt. If you're asked whether it's a credit or debit, say "Credit." (No PIN number is required. If "debit" is selected, your purchase will be declined.)

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**Can I get cash out of an ATM or at the cashier with this card?**

No. You cannot get cash with this card. This card may only be used to purchase **eligible expenses** pursuant to the GIC's Pre-Tax Programs. See your pre-tax participant handbook for a list of eligible expenses.

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**What if my provider does not accept Visa?**

Use another form of payment and submit the GIC pre-tax HSCA/DCAP **Claim Form** along with your receipt(s) to Sentinel Benefits for reimbursement. Claim forms are available on the GIC website.

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**Can I purchase eligible items online?**

Yes. You can use this card online to purchase eligible expenses. Keep your itemized receipt(s) after you make the purchase. You may be required to submit itemized receipts to verify that the transaction was for eligible expenses.

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**What eligible expenses can the card be used for?**

Please refer to your plan description handbook for a detailed list of eligible expenses. A sample list of expenses covered by the SmartFlex card include:

**Health Care:** Prescription drug copays, doctor office copays, health plan deductibles, approved over-the-counter drugs, eyeglasses, dental costs not covered by your dental plan (including LASIK surgery, eyeglasses, contacts, orthodontia), hospital visits or copays, chiropractic services and smoking-cessation programs

**Dependent Care:** day care and nursery school, before and after school care, summer day camp (for dependent children under 13), care for mentally or physically handicapped dependents over age 13.

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**Can I use my SmartFlex Card for eligible Over-The-Counter (OTC) eligible expenses?**

Currently, OTC eligible expenses must be submitted using the HSCA claim form along with your receipts. You will be able to use your SmartFlex card for these transactions in the future.

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**How do I check the funds that are in my account?**

To check your SmartFlex account funds and recent activity, contact Sentinel Benefits Client Services toll-free at 888.762.6088. This information is also available at [www.sentinelbenefits.com/flexchoice](http://www.sentinelbenefits.com/flexchoice). Your password is your birth date in the following format: MMDDYYYY.

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**Do I need to keep my receipts?**

Yes. Although you may use your card to pay for eligible expenses, such as ordering mail-order prescription drugs, the Internal Revenue Service still requires you to substantiate any claims paid from your account. You may be asked by Sentinel Benefits to submit receipts on benefits paid using your SmartFlex Card.

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**What happens if I don't send in receipts to Sentinel Benefits when asked?**

If Sentinel Benefits believes that proof of purchase is necessary and you do not comply with their request, your SmartFlex Card privileges may be suspended. You will receive adequate warning should this action be necessary.

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**What if a claim I paid with my SmartFlex card is later found to be ineligible?**

Sentinel Benefits will ask you to pay the ineligible amount by either sending in a personal check or by going **online at [www.motivano.com](http://www.motivano.com)** and using a personal credit card to pay the ineligible amount in question. Instructions regarding your payment options will be mailed to your home. If you do not reimburse the plan for ineligible payments, your card may be suspended.

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**What if I don't have enough money on my SmartFlex card to pay for my purchase?**

The transaction will be declined if your available account balance is insufficient to pay for your entire purchase. You will need to pay for your purchase either with cash, a personal check or credit card and then submit a completed claim form with your receipt to Sentinel Benefits for processing. You may encounter this situation at the end of the plan year when your election amount is almost depleted.

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**What if my card does not work at a qualified location or the card was “declined”?**

You may have to pay with another form of payment. The failure could be due to any of the following reasons. Please contact Sentinel Benefits for additional details:

- the purchase cannot be determined as an eligible expense.
- you included non-eligible expenses with your eligible expenses. (Try the transaction again with the eligible expenses only.)
- there is not enough money in your account to completely cover the expense.

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**Can I use my SmartFlex Prepaid Card if I receive a health care bill with a “Patient Balance Due?”**

Yes, as long as you have sufficient funds in your account and your health care provider accepts Visa you may use the SmartFlex card to pay such bills. Just write your SmartFlex card number on the health care bill and return it to your health care provider.

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**How do I obtain a SmartFlex Card?**

You may obtain a SmartFlex Card by completing a **SmartFlex Debit Card Enrollment Form** and sending it to Sentinel Benefits. Sentinel Benefits will automatically deduct the annual \$18.00 fee from your DCAP/HCSA election account in your first annual payroll deduction. If you re-enroll in the plan in the following year and already have a SmartFlex Card, Sentinel Benefits will deduct its annual fee for the card at the beginning of the Plan Year.

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**May I obtain a card for my spouse?**

Yes. You may obtain a card for your spouse. The cost to order an additional card is \$5.00 per card. The fee is automatically deducted from your account when the card is ordered. Simply complete the **SmartFlex Debit Card Enrollment Form** and send it into Sentinel Benefits.

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**Are the fees I pay for my SmartFlex Card paid on a pre-tax basis?**

Yes. The fee you pay for a SmartFlex Card and for an additional card for your spouse or dependent over age 18 is qualified under the plan making the SmartFlex Card a pre-tax expense. For example, if you sign up for the HSCA Program, choose to contribute \$1,000 for the year and sign up for the SmartFlex Card, Sentinel will automatically deduct the \$18.00 card fee from your pre-tax contributions – leaving your account with \$982 for eligible HCSA expenses.

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**How do I activate my SmartFlex Card once I have received it?**

The SmartFlex Card is a signature-based card. There is no PIN required. The card will automatically be activated when you sign for your first purchase. When you activate the card by signing for your first purchase, you agree to the following:

- Agree to the terms and conditions outlined in the Cardholder Agreement that was sent to you when you received your card.
- Acknowledge that your funds are authorized only for the payment of eligible DCAP/HCSA expenses as outlined in the Commonwealth’s plan document.
- Certify that these funds have not been and will not be reimbursed under any other plan coverage.
- Will submit any required documentation to the Plan Administrator as requested.

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**How do I cancel the SmartFlex Card?**

If you no longer want the SmartFlex Card, you may cancel it by contacting Sentinel Benefits Client Services at 888.762.6088. You will not receive a refund of the fee for the SmartFlex Card for any period of the plan year remaining.

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**What if I was charged the wrong amount on my SmartFlex Card?**

Contact Sentinel Benefits Client Services immediately toll-free at 888.762.6088. A representative will assist you in determining the appropriate resolution.

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**What if my card is lost or stolen?**

Contact Sentinel Benefits Client Services immediately toll-free at 888.762.6088. Visa provides protection for fraudulent use of your card.



# SmartFlex Debit Card Enrollment Form



Commonwealth of Massachusetts  
Group Insurance Commission

Your  
Benefits  
Connection

You must enroll or be enrolled in the GIC DCAP or HCSA program in order to be eligible to receive a SmartFlex Card. Once you elect the SmartFlex Card, it will automatically be sent to you in your name. It will be mailed to your home along with a Cardholder Agreement and other important information. You may order a separate card for your spouse and/or other adult dependent(s) by completing the additional card fields below.

Employee Debit Card				
Last Name	First Name	Middle Initial	Social Security Number	Day Phone
Street Name	City	State	Zip Code	Agency Name

**Please complete the following to order additional SmartFlex<sup>®</sup> Cards for your spouse or dependents (Age 18 or older).**

Spouse Debit Card			
Last Name	First Name	Middle Initial	Social Security Number
Street Name	City	State	Zip Code

Dependent Debit Card (age 18 or older)			
Last Name	First Name	Middle Initial	Social Security Number
Street Name	City	State	Zip Code

Dependent Debit Card (age 18 or older)			
Last Name	First Name	Middle Initial	Social Security Number
Street Name	City	State	Zip Code

Sentinel Benefits will automatically deduct the annual fee for your SmartFlex Card(s). The fee will be deducted on a pre-tax basis from your DCAP/HCSA Account when your order is processed.

SmartFlex Debit Card	Quantity	Annual Fee	Total Annual Fee
Employee Card	1	x \$18.00	\$18.00
Spouse/Dependent Cards *	<input type="text"/>	x \$5.00	<input type="text"/>

\* Spouse/Dependent card fee is good through the expiration date on the card.

I authorize Sentinel Benefits Group, Inc. to issue the person(s) listed above a SmartFlex Debit card. I understand that, upon activation, I agree to the terms and conditions outlined in the Cardholder Agreement that will be sent along with my card. Further, I acknowledge that these funds are authorized only for the payment of eligible DCAP/HCSA expenses as outlined in the Commonwealth's Participant Handbook and will submit any required documentation to the Plan Administrator as requested.

Commonwealth Employee Signature

Date

**EMPLOYEE: Please return completed and signed form to Sentinel Benefits:  
601 Edgewater Drive, Suite 250, PO Box 4072 Wakefield, Massachusetts 01880. Fax: 781-213-7301.**